

Figure 1

150

## Housing Costs (Monthly) ‡

154

- |                                 |          |
|---------------------------------|----------|
| 1) Mortgage or Rent             | \$ _____ |
| 2) Real Estate Taxes            | \$ _____ |
| 3) Insurance                    | \$ _____ |
| 4) Homeowners Association Dues  | \$ _____ |
| 5) Electricity                  | \$ _____ |
| 6) Cable                        | \$ _____ |
| 7) Telephone                    | \$ _____ |
| 8) Gas                          | \$ _____ |
| 9) Water and Garbage Collection | \$ _____ |
| 10) Landscaping                 | \$ _____ |
| 11) Maintenance and Repairs     | \$ _____ |
| 12) Exterminator                | \$ _____ |
| 13) Furniture                   | \$ _____ |
| 14) Other                       | \$ _____ |

**TOTAL**

\$ \_\_\_\_\_

152

Your Personal "Maximizable Factor"  
From Figure Seven

\$ \_\_\_\_\_

42

**TOTAL** above divided by your  
Personal "Maximizable Factor"

\_\_\_\_\_

40

The last figure is the number of hours you have to work each month in order to maintain your residence.

‡ For any expenses that are payable annually, accrue one-twelfth per month.

**Figure 2**

## Personality Costs (Monthly) ‡

### I. Automobile

- 1) Payment \$ \_\_\_\_\_  
2) Gasoline \$ \_\_\_\_\_  
3) Insurance \$ \_\_\_\_\_  
4) Maintenance \$ \_\_\_\_\_  
5) Licenses, inspection \$ \_\_\_\_\_

### II. Clothing

- 1) Purchases \$ \_\_\_\_\_  
2) Laundry \$ \_\_\_\_\_

### III. Personal Care

- 1) Hygiene items \$ \_\_\_\_\_  
2) Haircuts, hair supplies \$ \_\_\_\_\_  
3) Health club \$ \_\_\_\_\_  
4) Other \$ \_\_\_\_\_

### IV. Food

- 1) Groceries \$ \_\_\_\_\_  
2) Take home \$ \_\_\_\_\_  
3) Dining out \$ \_\_\_\_\_  
4) Lunches (at work) \$ \_\_\_\_\_  
5) Snacks \$ \_\_\_\_\_

### V. Medical (not reimbursed by Insurance)

- 1) Doctors \$ \_\_\_\_\_  
2) Dentist \$ \_\_\_\_\_  
3) Prescription \$ \_\_\_\_\_  
4) Over the counter supplies \$ \_\_\_\_\_

### VI. Other

- 1) Entertainment \$ \_\_\_\_\_  
2) Cable television \$ \_\_\_\_\_  
3) Internet service provider \$ \_\_\_\_\_  
4) Pets \$ \_\_\_\_\_  
5) Charitable contributions \$ \_\_\_\_\_  
6) Vacations \$ \_\_\_\_\_  
7) Dues and subscriptions \$ \_\_\_\_\_  
8) Professional association fees \$ \_\_\_\_\_  
9) Etceteras \$ \_\_\_\_\_

‡ For any expenses that are payable annually, accrue one-twelfth per month.

**Figure 3**

Σ 170

- 172

‡ For any expenses that are payable annually, accrue one-twelfth per month.

[illegible]

180

\$ \_\_\_\_\_

\$\_\_\_\_\_

\$\_\_\_\_\_

\$\_\_\_\_\_

### Figure 5

## The Convenience of Money and The "Alternative To Money" (ATM)

### Exercise:

Write down at least five items, and their cost, you purchased during the past week that were not only unnecessary, but also no longer in your possession. The irony is that there are undoubtedly many things in this category, you just cannot remember all of them because **they are not that important!** That candy bar from the vending machine last Wednesday would be a great example.

192

Item #1 \_\_\_\_\_

\$ \_\_\_\_\_

Item #2 \_\_\_\_\_

\$ \_\_\_\_\_

Item #3 \_\_\_\_\_

\$ \_\_\_\_\_

Item #4 \_\_\_\_\_

\$ \_\_\_\_\_

Item #5 \_\_\_\_\_

\$ \_\_\_\_\_

194

TOTAL

\$ \_\_\_\_\_

x 52 weeks =

An annual cost of

\$ \_\_\_\_\_

196

Figure 6

## Calculating Your "Maximizable Factor"

A = Annual Net Salary (take-home pay)

202 — \$ \_\_\_\_\_

B = Number of Hours Per  
Week at the Office

\_\_\_\_\_ ~ 204

C = Number of Hours Per  
Week Working at Home

\_\_\_\_\_ ~ 206

D = Number of Hours Per  
Week Working "On  
The Road"

\_\_\_\_\_ ~ 208

E = B + C + D

\_\_\_\_\_ ~ 210

F = Number of Hours Worked  
In One Year = 52 x E

\_\_\_\_\_ ~ 212

Your "Maximizable Factor" =  
A divided by F  
(Your Hourly Rate)

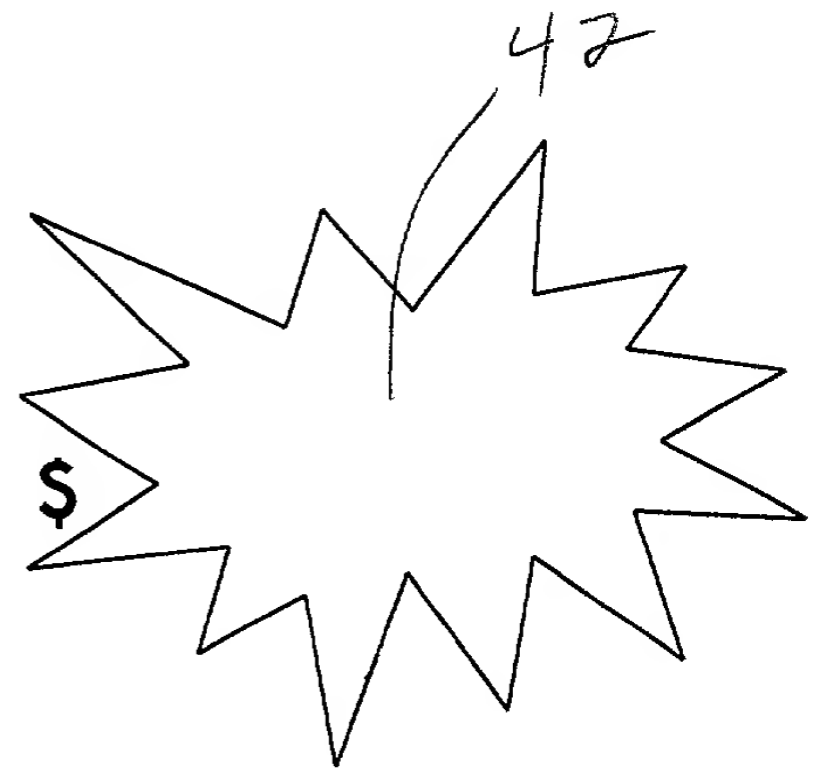


Figure 7

SPENDING SOLUTION MADE SOLELY FOR:

MR. JOHN SMYTH

FOR THE MONTH APRIL, 2001

AT APRIL 2, 2001

EXPENSES

A G

H 2 O

A U

REVENUES / FUNDS

F E

Save	1000	23 81 HRS	\$4,000 00
Credit Card			650 00
Mortgage	1200	28 57 HRS	1,200 00
Homeowners Dues	200	4 76 HRS	200 00
Electricity	150	3 57 HRS	190 00
Phone	60	1 43 HRS	60 00
Water	30	0 71 HRS	30 00
ⓓ Home Insurance	100	2 38 HRS	300 00
Cable Television	50	1 19 HRS	50 00
Internet Service	20	0 48 HRS	0 00
ⓓ Toll Cost	30	0 71 HRS	40 00
Laundry	50	1 19 HRS	75 00
Car Payment	350	8 33 HRS	350 00
Gas	100	2 38 HRS	130 00
ⓓ Car Insurance	100	2 38 HRS	200 00
ⓓ Car Maintenance	50	1 19 HRS	200 00
Health Club	100	2 38 HRS	100 00
Haircut	25	0 60 HRS	25 00
Prescription	20	0 48 HRS	20 00
Charity	150	3 57 HRS	220 00
ⓓ Vacation	300	7 14 HRS	600 00
Entertainment	500	11 90 HRS	580 00
Clothing	100	2 38 HRS	150 00
Personal Care	100	2 38 HRS	130 00
ⓓ Tuition	1000	23 81 HRS	9,000 00
Child - Activities	250	5 95 HRS	240 00
Lunches	200	4 76 HRS	190 00
Groceries	600	14 29 HRS	640 00
Etceteras	100	2 38 HRS	110 00

TOTAL \$6,935 00 165 12 HRS \$19,680 00

Bank \$5,370.00  
LESS Min Balance (1,500 00)

AVAILABLE  
BANK BALANCE \$3,870.00

4/15/2001 Paycheck 3,500 00

Cash 50 00

Money Market 12,550 00

TOTAL \$19,970 00

TOTAL CURRENT FUNDS  
TOTAL ACCRUED UNSPENT

\$19,970 00  
(\$19,680 00)

NET CUSHION (DEFICIT)

\$290 00

ⓓ This item is a non-monthly expenditure

Figure 8

5  
10

SPENDING SOLUTION MADE SOLELY FOR:

MR. JOHN SMYTH

FOR THE MONTH APRIL, 2001

AT APRIL 3, 2001

EXPENSES

AG

H2O

AU

REVENUES / FUNDS

FE

Save	1000	23 81 HRS	\$4,000 00
Credit Card			650 00
Mortgage	1200	28 57 HRS	0 00
Homeowners Dues	200	4 76 HRS	0 00
Electricity	150	3 57 HRS	190 00
Phone	60	1 43 HRS	60 00
Water	30	0 71 HRS	30 00
Ⓟ Home Insurance	100	2 38 HRS	300 00
Cable Television	50	1 19 HRS	50 00
Internet Service	20	0 48 HRS	0 00
Ⓟ Toll Tag	30	0 71 HRS	40 00
Laundry	50	1 19 HRS	75 00
Car Payment	350	8 33 HRS	350 00
Gas	100	2 38 HRS	130 00
Ⓟ Car Insurance	100	2 38 HRS	200 00
Ⓟ Car Maintenance	50	1 19 HRS	200 00
Health Club	100	2 38 HRS	100 00
Haircut	25	0 60 HRS	25 00
Prescription	20	0 48 HRS	20 00
Charity	150	3 57 HRS	220 00
Ⓟ Vacation	300	7 14 HRS	600 00
Entertainment	500	11 90 HRS	580 00
Clothing	100	2 38 HRS	150 00
Personal Care	100	2 38 HRS	130 00
Ⓟ Tuition	1000	23 81 HRS	9,000 00
Child - Activities	250	5 95 HRS	240 00
Lunches	200	4 76 HRS	190 00
Groceries	600	14 29 HRS	640 00
Etceteras	100	2 38 HRS	110 00
<b>TOTAL</b>	<b>\$6,935 00</b>	<b>165 12 HRS</b>	<b>\$18,280 00</b>

Bank \$3,970 00  
LESS Min Balance (1,500 00)

**AVAILABLE BANK BALANCE \$2,470.00**

4/15/2001 Paycheck 3,500 00

Cash 50 00

Money Market 12,550 00

**TOTAL \$18,570 00**

TOTAL CURRENT FUNDS  
TOTAL ACCRUED UNSPENT

NET CUSHION (DEFICIT)

\$18,570 00  
(\$18,280 00)

\$290 00

Ⓟ This item is a non-monthly expenditure

Figure 9

SPENDING SOLUTION MADE SOLELY FOR:  
MR. JOHN SMYTH

FOR THE MONTH APRIL, 2001  
AT APRIL 15, 2001

EXPENSES

	A G	H 2 O	A U
Save	\$1,000 00	23 81 HRS	\$4,000 00
Credit Card			25 00
Mortgage	1200	28 57 HRS	0 00
Homeowners Dues	200	4 76 HRS	0 00
Electricity	150	3 57 HRS	60 00
Phone	60	1 43 HRS	0 00
Water	30	0 71 HRS	0 00
⊕ Home Insurance	100	2 38 HRS	0 00
Cable Television	50	1 19 HRS	50 00
Internet Service	20	0 48 HRS	0 00
⊕ Toll Cost	30	0 71 HRS	40 00
Laundry	50	1 19 HRS	45 00
Car Payment	350	8 33 HRS	350 00
Gas	100	2 38 HRS	100 00
⊕ Car Insurance	100	2 38 HRS	200 00
⊕ Car Maintenance	50	1 19 HRS	200 00
Health Club	100	2 38 HRS	100 00
Haircut	25	0 60 HRS	25 00
Prescription	20	0 48 HRS	20 00
Charity	150	3 57 HRS	220 00
⊕ Vacation	300	7 14 HRS	600 00
Entertainment	500	11 90 HRS	230 00
Clothing	100	2 38 HRS	150 00
Personal Care	100	2 38 HRS	130 00
⊕ Tuition	1000	23 81 HRS	9,000 00
Child - Activities	250	5 95 HRS	240 00
Lunches	200	4 76 HRS	90 00
Groceries	600	14 29 HRS	290 00
Etceteras	100	2 38 HRS	110 00
TOTAL	\$6,935 00	165 12 HRS	\$16,275 00

REVENUES / FUNDS

	F E
Bank	\$5,395 00
LESS Min Balance	(1,500 00)
AVAILABLE BANK BALANCE	\$3,895 00
4/15/2001 Paycheck	0 00
Cash	120 00
Money Market	12,550 00
TOTAL	\$16,565 00

TOTAL CURRENT FUNDS  
TOTAL ACCRUED UNSPENT

\$16,565 00  
(\$16,275 00)

NET CUSHION (DEFICIT)

\$290 00

⊕ This item is a non-monthly expenditure

Figure 10

## FLOWCHART

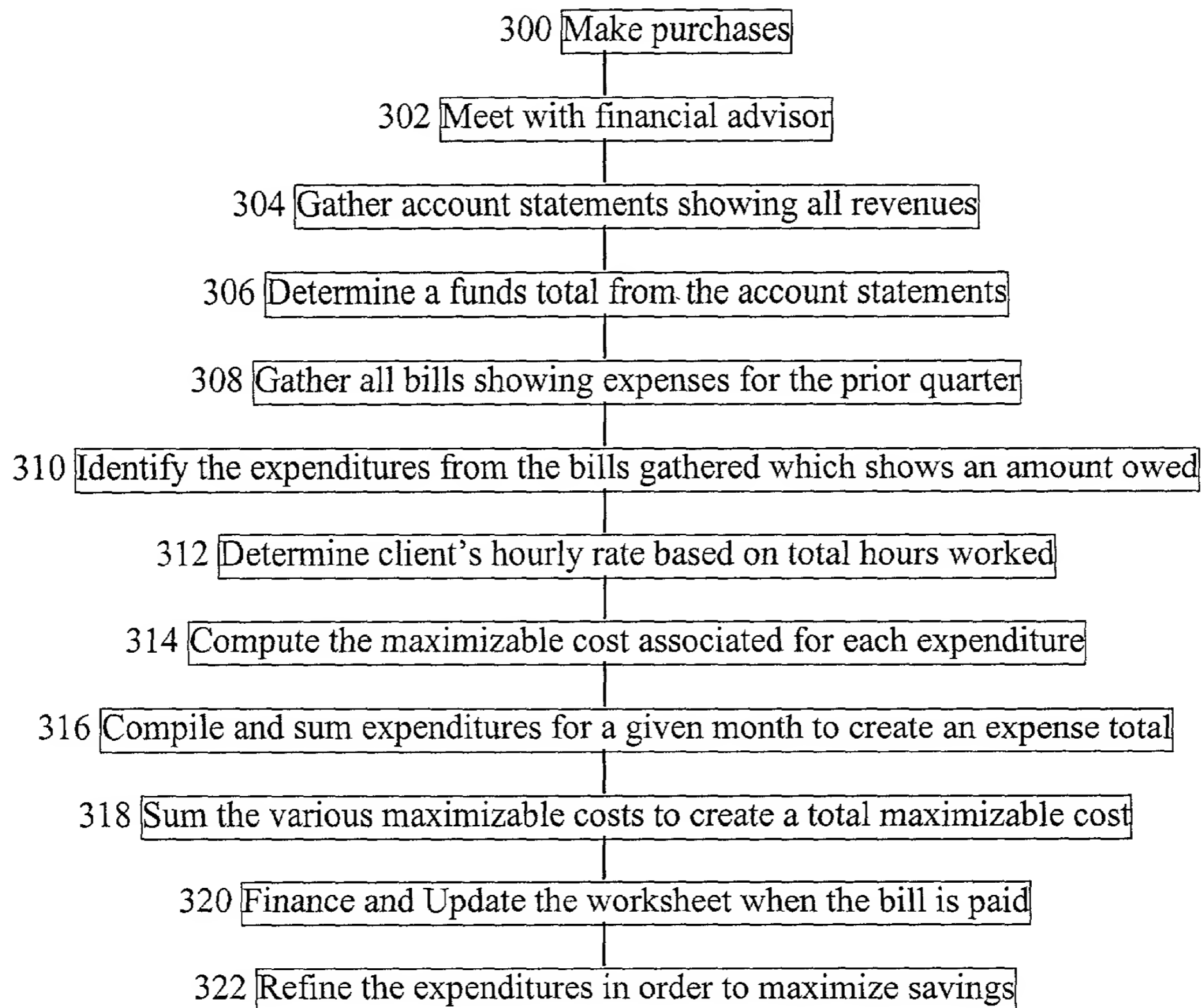


Figure 11